

United States Bankruptcy Court Northern District of Ohio		Voluntary Petition																				
Name of Debtor (if individual, enter Last, First, Middle): Fusik, Frank James		Name of Joint Debtor (Spouse) (Last, First, Middle): Fusik, Debra Lee																				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): AKA Frank J. Fusik; DBA FF Overhead Door		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): AKA Debra L. Fusik; AKA Debra Luther																				
Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all): xxx-xx-6701		Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all): xxx-xx-4257																				
Street Address of Debtor (No. and Street, City, and State): 108 Rush St. Elyria, OH <div style="text-align: right; font-size: small;">ZIP Code 44035</div>		Street Address of Joint Debtor (No. and Street, City, and State): 108 Rush St. Elyria, OH <div style="text-align: right; font-size: small;">ZIP Code 44035</div>																				
County of Residence or of the Principal Place of Business: Lorain		County of Residence or of the Principal Place of Business: Lorain																				
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>																				
Location of Principal Assets of Business Debtor (if different from street address above):																						
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.																				
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2 million. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																				
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY																				
Estimated Number of Creditors <table style="width: 100%; font-size: small;"> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1000-5,000</td> <td>5001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>100,001-100,000</td> <td>OVER 100,000</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>			1-49	50-99	100-199	200-999	1000-5,000	5001-10,000	10,001-25,000	25,001-50,000	100,001-100,000	OVER 100,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>												
Estimated Assets <table style="width: 100%; font-size: small;"> <tr> <td><input checked="" type="checkbox"/> \$0 to \$10,000</td> <td><input type="checkbox"/> \$10,001 to \$100,000</td> <td><input type="checkbox"/> \$100,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$100 million</td> <td><input type="checkbox"/> More than \$100 million</td> </tr> </table>		<input checked="" type="checkbox"/> \$0 to \$10,000	<input type="checkbox"/> \$10,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$100 million	<input type="checkbox"/> More than \$100 million																
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Estimated Liabilities <table style="width: 100%; font-size: small;"> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input checked="" type="checkbox"/> \$100,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$100 million</td> <td><input type="checkbox"/> More than \$100 million</td> </tr> </table>		<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$100 million	<input type="checkbox"/> More than \$100 million																
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Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Fusik, Frank James**Fusik, Debra Lee****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **ND OH - Ch13 - dismissed lack of \$\$**

Case Number:

01-14262

Date Filed:

5/04/01

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

Case Number:

Date Filed:

- None -

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ Richard H. Nemeth

Signature of Attorney for Debtor(s)

April 4, 2007

(Date)

Richard H. Nemeth**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No.**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Statement by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐
- Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)_____
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

Fusik, Frank James**Fusik, Debra Lee****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Frank James FusikSignature of Debtor **Frank James Fusik****X /s/ Debra Lee Fusik**Signature of Joint Debtor **Debra Lee Fusik**

Telephone Number (If not represented by attorney)

April 4, 2007

Date

Signature of Attorney**X /s/ Richard H. Nemeth**

Signature of Attorney for Debtor(s)

Richard H. Nemeth 0007392

Printed Name of Attorney for Debtor(s)

Nemeth & Associates Co. LPA

Firm Name

**526 Superior Ave. NE, Ste. 410
Cleveland, OH 44114-1984**

Address

216/502-1300

Telephone Number

April 4, 2007

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

United States Bankruptcy Court
Northern District of Ohio

In re Frank James Fusik
Debra Lee Fusik

Debtor(s)

Case No. _____

Chapter 7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* _____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Frank James Fusik
 Frank James Fusik

Date: April 4, 2007

United States Bankruptcy Court
Northern District of Ohio

In re Frank James Fusik
Debra Lee Fusik

Debtor(s)

Case No. _____

Chapter 7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
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Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* _____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ **Disability.** (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

Signature of Debtor: /s/ Debra Lee Fusik
Debra Lee Fusik

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Best Case Bankruptcy

Aac
Po Box 2036 28405 Van Dyke Rd
Warren, MI 48093

Ace Recovery Service
P.O. Box 43039
Cleveland, OH 44143

Acute Care Specialists
2620 Ridgewood Road
Suite 100
Akron, OH 44313

AllianceOne
P.O. Box 3101
Southeastern, PA 19398-3101

Alltel Ohio, Inc.
363 Third Street
Elyria, OH 44035

Beneficial of Ohio
362 Griswold Road
Elyria, OH 44035

Beneficial/Hfc
Po Box 1547
Chesapeake, VA 23327

Blair Corporation
220 Hickory St
Warren, PA 16366

Blockbuster
802 Cleveland Street
Elyria, OH 44035-4108

Cap 1 Bank
P.O. Box 85015
Richmond, VA 23285-5075

Capital Management Services
726 Exchange St., Ste. 700
Buffalo, NY 14210

Capitol One
P.O. Box 85147
Richmond, VA 23285-5147

Central Credit Corp.
2040 Brice Rd.
Reynoldsburg, OH 43068

Charles L. Romaric
11315 Avon Belden Road
Grafton, OH 44044

Chase NA
4915 Independence Parkway
Tampa, FL 33634

Citibank Visa
Bankruptcy Unit PP
7920 NW 110th Street
Kansas City, MO 64153

City of Euclid - Tax Dept.
585 E. 222nd St.
Euclid, OH 44117

City of North Ridgeville
Tax Department
7307 Avon Belden Road
North Ridgeville, OH 44036

Cletus M. Fernando
P.O. Box 1966 ADDR2
Elyria, OH 44036-1966

Columbia Gas of Ohio
215 Third Street
Elyria, OH 44035

Comcast
P.O. Box 3001
Southeastern, PA 19398-3001

Community Health Partners
Attn: Patient Accounting
P.O. Box 951284
Cleveland, OH 44193

Credit Collections Services
Two Wells Avenue
Newton Center, MA 02459

Dianna Velasco
102 Jefferson St., Lot #36
Norwalk, OH 44857

Diaz Eulalic Morales
31 Washington St.
Willard, OH 44890

Direct Merchants Bank
P.O. Box 21222
Tulsa, OK 74121-1222

Dollar Bank - 1 - Ohio
P.O. Box 3969
Pittsburgh, PA 15230

Drs. Russell, Berkebile & Assoc.
221 Eighth Street
Lorain, OH 44052-1800

Drs. Russell, Berkebile & Assoc.
221 Eighth St.
Lorain, OH 44052-1800

Elyria Med Exp - EMCLD
P.O. Box 13925
Fairlawn, OH 44334-3925

Emergency Prof Svcs. Inc.
P.O. Box 850001
Orlando, FL 32885-1004

EMH Regional Healthcare System
P.O. Box 931677
Cleveland, OH 44193-1787

EMH Regional Healthcare Systems
P.O. Box 931677
Cleveland, OH 44193-1787

Equifax
P.O. Box 740241
Atlanta, GA 30374-0241

Er Solutions
800 SW 39th St.
Renton, WA 98057

Experian
National Consumer Assistance Center
P.O. Box 2104
Allen, TX 75013-2104

First Collection Services
P.O. Box 3564
Little Rock, AR 72203

First Federal Credit Control
24700 Chagrin Blvd., Ste. 205
Beachwood, OH 44122

First Resolution Investment Corp.
c/o Sean F. Berney, Esq.
Douglas & Associates Co., LPA
P.O. Box 40480
Bay Village, OH 44140-0480

First USA Bank
P.O. Box 8776
Wilmington, DE 19899-8776

Ford Motor Credit
National Bankruptcy Service Center
P.O. Box 537901
Livonia, MI 48153-7901

Ford Motor Credit Co.
5700 Lombardo Centre, #101
Seven Hills, OH 44131-2581

Four M Investments
dba Hampshire Apartment
103 Cheshire
Elyria, OH 44035

Frank Connelly
515 Lake Ave.
Elyria, OH 44035

Hollywood Entertainment Corp.
P.O. Box 6000
Wilsonville, OR 97070

Household Credit Services
P.O. Box 5222
Carol Stream, IL 60197-5222

I.R.S.
Special Procedures Branch
P. O. Box 99183
Cleveland, OH 44199

I.R.S.
Insolvency Group 3
1240 E. Ninth St., Room 457
Cleveland, OH 44199

IMBS
P.O. Box 189053
Fort Lauderdale, FL 33318-9053

Internal Revenue Service
P.O. Box 21126
Philadelphia, PA 19114

J.C. Penney/GEMB
P.O. Box 981402
El Paso, TX 79998-1403

Javitch, Block & Rathbone
Attn:
1300 E. Ninth St., 14th Floor
Cleveland, OH 44113-1503

Lake Shore Radiology Corp.
P.O. Box 931678
Cleveland, OH 44193-1095

Lowe's
P.O. Box 1111
North Wilkesboro, NC 28656-0001

Lowe's
P. O. Box 530914
Atlanta, GA 30353-0914

Madison, Morgan & Reed
P.O. Box 735
Northfield, OH 44067

Marta Diaz
31 Washington St.
Willard, OH 44890

MCI Worldcom
c/o OSI Collection Services
P.O. Box 7525
Dublin, OH 43017

Medclr, Inc.
625 U.S. Hwy 1, Suite 101
Key West, FL 33040-5625

Merchants Cr
223 W Jackson St
Chicago, IL 60606

MetroHealth System
c/o Advanced Credit Systems, Inc.
6 Plymouth St.
Mansfield, OH 44904

MetroHealth System
2500 MetroHealth Drive
Cleveland, OH 44109-1998

Millennium Radiology Assoc.
5620 Southwyck Blvd.
Toledo, OH 43614

Montgomery, Lynch & Assoc.
P.O. Box 21369
Cleveland, OH 44121-1369

N. Ridgeville Dept. Utilities
7307 Avon Belden Road
North Ridgeville, OH 44039

NCO Financial Systems
P.O. Box 967
Horsham, PA 19044-0967

North Coast Chiropractic
c/o Richard J. Kaplaw
808 Rockefeller Bldg.
Cleveland, OH 44113

Norwest Financial
P.O. Box 3009
Langhorne, PA 19047-9109

Ocwen Federal Bank, FSB
1675 Plam Beach Lakes Blvd.
West Palm Beach, FL 33401

Ohio Department of Taxation
P. O. Box 2679
Columbus, OH 43270-0001

Ohio Edison
P.O. Box 3637
Akron, OH 44309-3637

Ohio Medical Group
P.O. Box 75328
Cleveland, OH 44101-2199

OSI Collections Services
P.O. Box 953
Brookfield, WI 53008-0953

Providian/Washington Mutual Bank
P.O. Box 9007
Pleasanton, CA 94566

Radiology Associates
c/o First Federal Credit Control
24700 Chagrin Blvd., Ste. 205
Cleveland, OH 44122

Saucedo Vorgan Roquel
22 Newton St.
Norwalk, OH 44857

Sears RCCOC 8480
P.O. Box 34577
Louisville, KY 40232

Shell Mastercard
P.O. Box 15918
Wilmington, DE 19850-5918

Sprint PCS-Bankruptcy Dept.
P.O. Box 8077
London, KY 40742

St. John West Shore Hospital
P.O. Box 951073
Cleveland, OH 44193

Swiss Colony Inc
1112 7th Ave
Monroe, WI 53566

T J Maxx - Recovery Dept.
P.O. Box 9382
Framingham, MA 01701

The Chronicle Telegram
P.O. Box 4010
Elyria, OH 44036

Trading Times
P.O. Box 161005
Rocky River, OH 44116

Trans Union
Consumer Disclosure Center
P.O. Box 505
Woodlyn, PA 19094

U.S. Attorney
1800 Bank One Center
600 Superior Ave., NE
Cleveland, OH 44114-2600

U.S. Attorney General
Dept. of Justice, Tax Div.
P. O. Box 55, B Franklin Sta
Washington, DC 20044

U.S. Attorney's Office
Attn:
801 W. Superior Ave., Ste. 400
Cleveland, OH 44113-1852

UCB Collections
Attn: Alexandria Vaneck, Esq.
5620 Southwyck Blvd.
Toledo, OH 43614-1501

Wachovia Bank Card Service
P.O. Box 15256
Wilmington, DE 19886-5256

Westshore Primary Care Assoc.
P.O. Box 714530
Columbus, OH 43271-4530

WFFinance
5274 Detroit Road
Elyria, OH 44035-1439